

Information to identify the case:

Debtor 1	<u>Kevin Michael Sommers</u>	Social Security number or ITIN	xxx-xx-6187
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<u>Lisa Ann Sommers</u>	Social Security number or ITIN	xxx-xx-5224
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-70595-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kevin Michael Sommers

Lisa Ann Sommers
fka Lisa Ann Mincin

1/17/18

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Kevin Michael Sommers
 Lisa Ann Sommers
 Debtors

Case No. 17-70595-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-7

User: admin
 Form ID: 318

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 Total Noticed: 62

Date Rcvd: Jan 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2018.

db/jdb
 cr +Kevin Michael Sommers, Lisa Ann Sommers, 104 Basin Street, Hollidaysburg, PA 16648-1702
 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 14673937 +611 MRI-CT Altoona, 2950 Fairway Drive, Suite 1, Altoona, PA 16602-4494
 14673940 +AES, P.O. Box 61047, Harrisburg, PA 17106-1047
 14673945 +ARC Federal Credit Union, P.O. Box 918, Brookfield, WI 53008-0918
 14673938 +Advanced Reg Center for Ankle/Foot Care, 711 Logan Blvd., Altoona, PA 16602-4165
 14673941 +Alex C. Mincin, 104 Basin Street, Hollidaysburg, PA 16648-1702
 14673942 +Allied Interstate, LLC, P.O. Box 361445, Columbus, OH 43236-1445
 14673943 +Altoona Arthritis & Osteoporosis Center, 175 Meadowbrook Lane, P.O. Box 909,
 Duncansville, PA 16635-0909
 14673947 Best Buy Credit Services, P.O. Box 9001007, Louisville, KY 40290-1007
 14673946 Best Buy Credit Services, P.O. Box 78009, Phoenix, AZ 85062-8009
 14673950 Cardmember Service, P.O. Box 1423, Charlotte, NC 28201-1423
 14673951 Centers for Rehab Services, P.O. Box 371980, Pittsburgh, PA 15250-7980
 14673952 +Centre Emergency Medical Associates, P.O. 6009, Hermitage, PA 16148-1009
 14673954 Citi Cards, P.O. Box 9001037, Louisville, KY 40290-1037
 14673955 +Citicorp Credit, Centralized Bankruptcy Department, P.O. Box 790040,
 Saint Louis, MO 63179-0040
 14673956 Comenity - Boscov's, P.O. Box 659622, San Antonio, TX 78265-9622
 14673959 First National Bank, 4140 East State Street, Hermitage, PA 16148-3487
 14673960 +First National Bank, One North Shore Center, 12 Federal Street, Suite 105,
 Pittsburgh, PA 15212-5753
 14673961 +First National Bank of Pennsylvania, 1 FNB Blvd., Hermitage, PA 16148-3363
 14673962 +Goldstein, Heslop, Steele, Clapper,, Oswalt & Smith, 414 N. Logan Boulevard,
 Altoona, PA 16602-1749
 14673963 Home Depot Credit Services, P.O. Box 9001010, Louisville, KY 40290-1010
 14673968 Macy's, P.O. Box 9001094, Louisville, KY 40290-1094
 14673967 Macy's, P.O. Box 78008, Phoenix, AZ 85062-8008
 14673969 Mount Nittany Medical Center, P.O. Box 536317, Pittsburgh, PA 15253-5905
 14673970 Mount Nittany Physician Group, P.O. Box 6005, Hermitage, PA 16148-1005
 14673971 +Noah A. Mincin, 104 Basin Street, Hollidaysburg, PA 16648-1702
 14673974 +PSECU, P.O. Box 67012, Harrisburg, PA 17106-7012
 14673976 Quicken Loans, P.O. Box 6577, Carol Stream, IL 60197-6577
 14673979 Sears Credit Cards, P.O. Box 9001055, Louisville, KY 40290-1055
 14673991 UPMC Health Services, P.O. Box 371472, Pittsburgh, PA 15250-7472
 14673993 +Visa Dept. Store National Bank/Macy's, ATTN: Bankruptcy, P.O. Box 8053,
 Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr

+EDI: QJRWALSH.COM Jan 18 2018 01:43:00 James R. Walsh,
 Spence, Custer, Saylor, Wolfe & Rose, LLC, 1067 Menoher Boulevard, Johnstown, PA 15905-2545
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 18 2018 01:45:33 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 14673939 EDI: RMSC.COM Jan 18 2018 01:43:00 AEO/Synchrony Bank, P.O. Box 960013,
 Orlando, FL 32896-0013
 14673944 E-mail/Text: DDREXLER@ARCFU.ORG Jan 18 2018 01:45:02 ARC Federal Credit Union,
 1919 Seventh Avenue, Altoona, PA 16602-2237
 14673948 +EDI: CAPITALONE.COM Jan 18 2018 01:43:00 Capital One, Attn: Bankruptcy, P.O. Box 30253,
 Salt Lake City, UT 84130-0253
 14673949 EDI: CAPITALONE.COM Jan 18 2018 01:43:00 Capital One Bank (USA), N.A., P.O. Box 71083,
 Charlotte, NC 28272-1083
 14673953 +EDI: CHASE.COM Jan 18 2018 01:43:00 Chase Card, ATTN: Correspondence Dept.,
 P.O. Box 15298, Wilmington, DE 19850-5298
 14673957 EDI: WFNBN.COM Jan 18 2018 01:43:00 Comenity Bank, Bankruptcy Department,
 P.O. Box 182125, Columbus, OH 43218-2125
 14673958 +EDI: DISCOVER.COM Jan 18 2018 01:43:00 Discover Financial Services,
 Attn: Bankruptcy Services, P.O. Box 3025, New Albany, OH 43054-3025
 14673964 +EDI: CBSKOHL.COM Jan 18 2018 01:43:00 Kohl's Credit, P.O. Box 3043,
 Milwaukee, WI 53201-3043
 14673965 EDI: CBSKOHL.COM Jan 18 2018 01:43:00 Kohl's Payment Center, P.O. Box 2983,
 Milwaukee, WI 53201-2983
 14673966 EDI: RMSC.COM Jan 18 2018 01:43:00 Lowe's/Synchrony Bank, P.O. Box 530914,
 Atlanta, GA 30353-0914
 14674741 +EDI: PRA.COM Jan 18 2018 01:43:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14673973 +E-mail/Text: bankruptcynotices@psecu.com Jan 18 2018 01:45:58 PSECU,
 Attention: Bankruptcy, P.O. Box 67013, Harrisburg, PA 17106-7013
 14673972 E-mail/Text: bankruptcynotices@psecu.com Jan 18 2018 01:45:59 PSECU, P.O. Box 67013,
 Harrisburg, PA 17106-7013
 14673975 +E-mail/Text: bankruptcyteam@quickenloans.com Jan 18 2018 01:45:50 Quicken Loans,
 1050 Woodward Avenue, Detroit, MI 48226-1906

District/off: 0315-7

User: admin
Form ID: 318

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Total Noticed: 62

Date Rcvd: Jan 17, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14673977 E-mail/Text: DDIVELY@RELIANCEBANK.COM Jan 18 2018 01:46:08 Reliance Bank,
1119 Twelfth Street, P.O. Box 1968, Altoona, PA 16603-1968
14673978 EDI: RMSC.COM Jan 18 2018 01:43:00 Sam's Club MC/SYNCB, P.O. Box 960013,
Orlando, FL 32896-0013
14673980 +EDI: RMSC.COM Jan 18 2018 01:43:00 Synch/Wolf Furniture, P.O. Box 965024,
Orlando, FL 32896-5024
14673981 EDI: RMSC.COM Jan 18 2018 01:43:00 Synchrony Bank, P.O. Box 960061,
Orlando, FL 32896-0061
14673983 EDI: RMSC.COM Jan 18 2018 01:43:00 Synchrony Bank/Amazon, P.O. Box 960013,
Orlando, FL 32896-0013
14673982 +EDI: RMSC.COM Jan 18 2018 01:43:00 Synchrony Bank/Amazon, P.O. Box 956060,
Orlando, FL 32896-0001
14673984 +EDI: RMSC.COM Jan 18 2018 01:43:00 Synchrony Bank/American Eagle, P.O. Box 956060,
Orlando, FL 32896-0001
14673985 +EDI: RMSC.COM Jan 18 2018 01:43:00 Synchrony Bank/Care Credit, Attn: Bankruptcy,
P.O. Box 956060, Orlando, FL 32896-0001
14673986 +EDI: RMSC.COM Jan 18 2018 01:43:00 Synchrony Bank/JC Penney, Attn: Bankruptcy,
P.O. Box 956060, Orlando, FL 32896-0001
14673987 EDI: RMSC.COM Jan 18 2018 01:43:00 Synchrony Bank/JCP, P.O. Box 960090,
Orlando, FL 32896-0090
14673988 +EDI: RMSC.COM Jan 18 2018 01:43:00 Synchrony Bank/Lowes, Attn: Bankruptcy,
P.O. Box 956060, Orlando, FL 32896-0001
14673989 +EDI: RMSC.COM Jan 18 2018 01:43:00 Synchrony Bank/Sams Club, Attn: Bankruptcy,
P.O. Box 956060, Orlando, FL 32896-0001
14673990 E-mail/Text: skorman@uoc.com Jan 18 2018 01:46:05 University Orthopedics Center,
101 Regent Court, State College, PA 16801-7965
14673992 EDI: VERIZONWIRE.COM Jan 18 2018 01:43:00 Verizon, P.O. Box 25505,
Lehigh Valley, PA 18002-5505

TOTAL: 30

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Quicken Loans Inc.
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 19, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 17, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
James R. Walsh jwalsh@spencecuster.com,
trustee@spencecuster.com;kpetak@spencecuster.com;rsnyder@spencecuster.com;skosis@spencecuster.com
;mskunta@spencecuster.com;jwalsh@ecf.epiqsystems.com;gbivens@spencecuster.com
Jon A. McKechnie on behalf of Debtor Kevin Michael Sommers jmckechnie@shepleylaw.com,
bk@shepleylaw.com
Jon A. McKechnie on behalf of Joint Debtor Lisa Ann Sommers jmckechnie@shepleylaw.com,
bk@shepleylaw.com
Office of the United States Trustee ustregion03.pi.ecf@usdoj.gov
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 6